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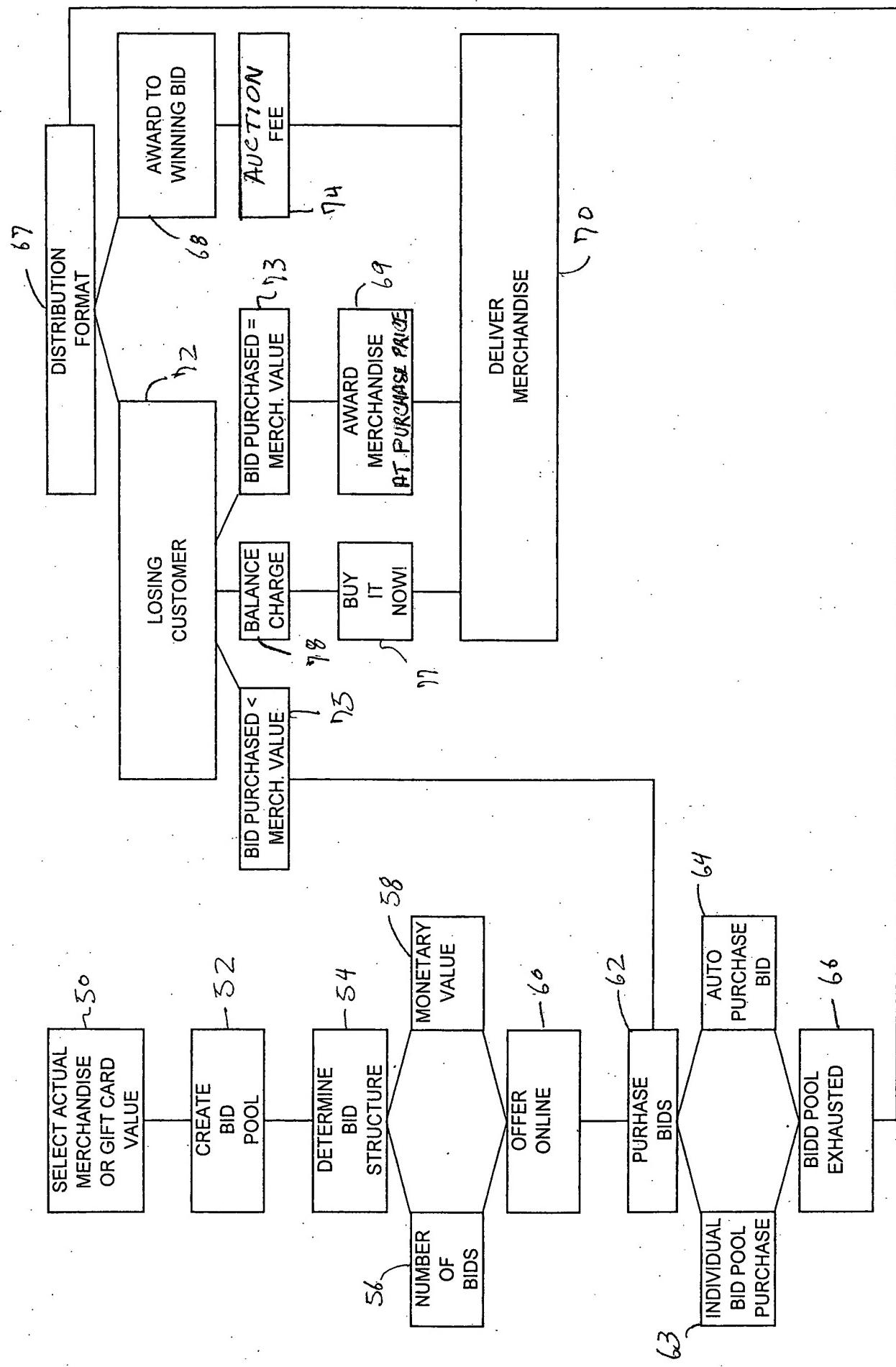


FIG. 1

# winURbid

Score the deal. Skip the risk.

**msn<sup>®</sup>** Dial-up

Fast, Reliable.

2 months FREE!

Powered by Microsoft<sup>®</sup> Internet Software

Join today

Segway Human Transporter  
Can be your transporter  
for just \$150

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Go!

Welcome to winURbid, the safer, smarter way to score huge savings online. Unlike traditional online auctions, winURbid sells only brand-new products from reputable manufacturers or authorized dealers—so there's never any risk. You'll never get trapped in a bidding war and pushed beyond your price limit, and you'll never lose out on a product you really love.

This is your chance to win top-of-the-line electronics, movies, toys, and so much more for a fraction of the retail cost!

**How do we do it?**  
winURbid operates on a simple raffle system. The retail cost of each item for sale is divided into a set number of shares or "bids," all of equal price. Customers interested in the product take action by purchasing as many bids as they like—the more you purchase, the greater your chance of winning. Once all of the bids have been purchased, our computer randomly selects a winner.

If your bid is selected, the item is yours! If not, YOUR INVESTMENT IS NOT LOST! winURbid allows you to apply your bids to another auction for the same product or to an auction for a different product. If you prefer, best of all, once your total investment equals the retail price of the item you desire, it's yours. With winURbid, you'll never pay more than you would at a typical retail store—and you'll often pay significantly less.

**Win brand-new merchandise in its original packaging, with the SAME warranty you'd get at a retail store, directly from the manufacturer or authorized dealer to you!**

winURbid delivers all the excitement and savings potential of a typical auction, with none of the hassles and risk. Now that's smart shopping online!

Learn More About Buying Bids

**"Buy It Now!"**

If you'd like to purchase your item without waiting for the bidding to close, just click "Buy It Now." We'll gladly apply the value of your outstanding bids to the purchase price!



Laptop, Pentium 4, 2.80GHz, 512MB, 60GB, CD-RW/DVD, Windows XP, 15" TFT

UR bid: \$50  
Item Price \$1000



42" Plasma TV

UR bid: \$200  
Item Price \$4000



HP iPAQ 1945 Pocket PC (PDA)

UR bid: \$15  
Item Price \$300



MAYORS Omega Seamaster Mens Watch

UR Bid: \$90  
Item Price \$1800

BARNES&NOBLE ZALES

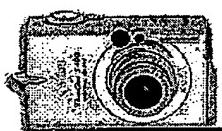
Home Depot TOYS R US

EliottBauer.com FJ.COM

1-800-HOTELS.COM GAP & much more...

Original Company Gift Cards  
for Online or Walk-In purchase  
from \$25 to \$500

UR Bid: \$5  
Item Price \$100



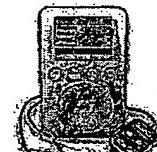
Digital Camera 4 MegaPix w/4x Optical Zoom

UR Bid: \$18  
Item Price \$450



Royal Caribbean Dream Vacation for Two (10 Nights)

UR Bid: \$100  
Item Price \$2000



Apple 10 GB Pod (Mac/Win)

UR Bid: \$10  
Item Price \$250



Any DVD From Our Collection from Virgin Megastore

UR Bid: \$1  
Item Price \$20

10

FIG 2

**winURbid**  
Score the deal. Skip the risk.

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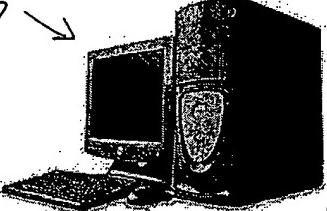
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 Business (7) Education (5) Nursing (2) NEW Learn more

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Home Computers Photo & Video Electronics Video Games Movies Travel Toys Other

Search All Categories Go

Item	Auctions	UR Account
	<p>16</p> <p>Current Auction #31223-003 21      Time Left: 12 hours 30 min or 7 remaining bids will be sold</p> <p>Bids sold: 65% - 13 bids 20      0% 100% 21</p> <p>Total bids Available Bid cost      20 7 \$30 24</p> <p>17 Sample Model: Dell Dimension 2400</p> <p>18 Item Price: \$600 Last Upgrade: 12/10/2003</p> <p>19 Item Description:</p> <ul style="list-style-type: none"> <li>Brands: Sony, Dell, HP, Compaq, Toshiba</li> <li>Processor: Intel® Celeron® 2.4GHz or better</li> <li>Memory: 128MB or larger</li> <li>Hard Drive: 80GB or higher</li> <li>CD-ROM: 48x CD-ROM or higher</li> <li>Modem: 56K</li> <li>OS: Microsoft® Windows® XP</li> <li>Condition: Brand new, Factory sealed</li> <li>Warranty: Manufacture Warranty</li> <li>Monitor: 17" CRT or larger</li> </ul> <p>22</p> <p>36 → AutoBid Placement</p> <p>23</p> <p>24</p> <p>25</p> <p>26</p> <p>27</p> <p>28</p> <p>29</p> <p>30</p> <p>31</p> <p>32</p> <p>33</p> <p>34</p> <p>35</p> <p>36</p> <p>37</p> <p>38</p> <p>39</p> <p>40</p> 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(Home) / Computers / Workstations / Workstation (\$600) / Automatic Bid

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**Item**

Sample Model: Dell Dimension 2400

Item Price: \$600 Last Upgrade: 12/18/2003

**Item Description:**

- Brands: Sony, Dell, HP, Compaq, Toshiba
- Processor: Intel® Celeron® 2.4 GHz or better
- Memory: 128MB or larger
- Hard Drive: 80GB or larger
- CD-ROM: 48x CD-ROM or higher
- Modem: 56K
- OS: Microsoft® Windows® XP
- Condition: Brand new, factory sealed
- Warranty: Manufacturer Warranty
- Monitor: 17" CRT or larger

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Fig 5

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## Auto Loans

Bad Credit  
No Credit NO PROBLEM!



UR Account Sign In | Logout | Help

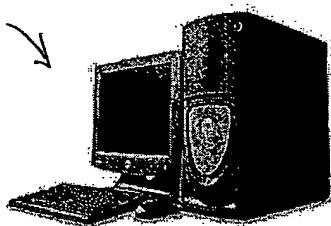
Home | Computers | Photo & Video | Electronics | Video Games | Movies | Travel | Toys | Other

Home / Computers / Workstations / Workstation (\$600) / Claim Your Item

Search All Categories

Go

Item



Sample Model: Dell Dimension 2400

Claim UR Item

Claim Your Item

Congratulations with your successful bid!

Workstation (\$600) | Upgrade

16 → Item Price: \$600.00  
17 → Spent: \$180.00  
18 → Savings: \$420.00  
19 → Auction Fee (20%): \$94.00  
20 → Shipping Charge | Expedited: \$35.00  
21 → Total Due: \$119.00  
22 → DR Total Cost: \$299.00

In order to receive your item, you must use funds in your account to pay the total due amount. If you do not wish to claim your item at this time, you can wait and claim it at your convenience. If you delay claiming your item, winURbid guarantees that you will always receive the most current version, complete with any recent upgrades, at no additional cost.

23 → Account Balance: \$120.00  
24 → Total Due: \$119.00  
25 → Pay Now

UR Account

Account Details

Welcome john01  
Account Balance: \$120.00 Add money | Cash out

26 → 42

Workstation (\$600) »»  
Congratulations! You have won the auction  
Claim Your Item | Upgrade  
27 → 43 100% Buy It Now

Desktop (\$1000)  
28 → 44 100% Buy It Now | Transfer

Digital Camera (\$300) »»  
29 → 45 Paid: 5% - \$15 100% Buy It Now | Transfer

DVD Player (\$200) »»  
30 → 46 100% Buy It Now | Transfer

Auction Fees and charges

Q. How do you calculate auction fee?  
A. Auction fee fixed percentage from your savings. Your savings is the different between item price and money your spent to win.

Q. Why do you charge sales tax?  
A. Because this item comes from a company that sells products in your state.

Q. What portion of my purchase is taxed?  
A. Taxes are calculated on all of the money you invested in the auction, plus the Auction Fee.

Q. Is express shipping available?  
A. Yes, learn more about shipping options here.

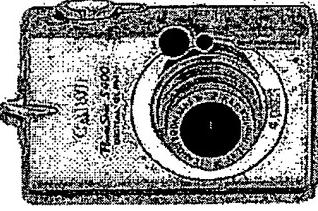
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Get the grade for less! 

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Search All Categories Go

Item	BuyItNow!	UR Account
 Sample Model: Canon PhotoShot S400 Item Price: \$300 Last Upgrade: 12/18/2003	<p>Digital Camera (\$300)</p> <p>16 → Item Price: \$300.00 Money spent in auction: \$15.00</p> <p>17 → Balance: \$285.00 Shipping Charge: \$60.00</p> <p>18 → Total Due: \$345.00</p> <p>In order to receive your item, you must use funds in your account to pay the total due amount.</p> <p>19 → Account Balance: \$150.00 Total Due: \$345.00 Over Balance: \$195.00 The site is not enough funds in your account. Please add money to your account to receive your item.</p>	<p>UR Account Details</p> <p>Welcome to john01 Account Balance: \$150.00 Add money   Cash out</p> <p>Desktop (\$1000) » o - Claim Your item 100% Buy it Now</p> <p>Workstation (\$600) A - Your Active Auction #31223-008 A3 - Automatic Bid Details   Stop Paid: 33% - \$200 100% Buy it Now   Transfer</p> <p>Digital Camera (\$300) » Paid: 5% - \$15 100% Buy it Now   Transfer</p> <p>DVD Player (\$200) » A - Your Active Auction #31223-028 Paid: 10% - \$20 100% Buy it Now   Transfer</p>

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[Home](#) | [My Account](#) | [Funds Transfer](#)

**Registration Steps**

User ID: john01

Account Holder: John Moore

Billing Address:  
1924 West 8th Street  
New York, NY 10001

Shipping Address:  
1924 West 8th Street  
New York, NY 10001

Email: john.moore@moore.net

---

[Change User ID](#)  
[Change Password](#)  
[Change Secret Question](#)  
[Update Account Info](#)  
[Change Email Address](#)

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Default Payment Method:  
Visa (\*\*\*\* \* 1234)

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[Change Default Payment Method](#)

**Funds Transfer**

If you would like to transfer funds invested toward one product to an auction for a different product, a Fund Transfer Fee will be applied. Fill out the fields below and click "Continue" to determine the applicable Fund Transfer Fee. Your account will not be charged until you have reviewed the fee and given your approval.

From: **Digital Camera (\$300)** 16

Paid 5% - \$15.00 [Account details](#) [Buy it Now](#)

To:  Existing 91

- Select Account -

New Account 90

- Enter Item # -

[Continue](#)

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F, G & A

**5 million**  
**beautiful singles**  
*...I ugly one.*
date.com

I'm a  seeking a  tool

I'm a registered user  I'm a guest  Help

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Home My Account Fund Transfer Fee Disclosure Search All Categories Go

**Registration Steps**

User ID: john01  
Account Holder: John Moore  
Billing Address:  
1924 West 8th Street  
New York, NY 10001  
Shipping Address:  
1924 West 8th Street  
New York, NY 10001  
Email: john.moore@moore.net

[Change User ID](#)  
[Change Password](#)  
[Change Secret Question](#)  
[Update Account Info](#)  
[Change Email Address](#)

**Default Payment Method:**  
Visa (\*\*\*\*\* \* \* \* \* 1234)  
[Change Default Payment Method](#)

**Fund Transfer Fee Disclosure**

From: Digital Camera (\$300) ← 16  
Paid 5% - \$15.00  
 100% ← 91

To: DVD Player (\$200) ← 16'  
Paid: 5% - \$10  
 100%

Transfer Details:  
Total Balance: \$15.00 ← 91  
Fund Transfer Fee: \$5.00 ← 82  
Balance after Fee: \$10.00

Balance After Transfer:  

Digital Camera (\$300)	\$0.00
DVD Player (\$200)	\$20.00

Yes, I agree to pay the Fund Transfer Fee described above.  Confirm ← 90' ← 91

No, I do not wish to pay the Fund Transfer Fee. Do not make any changes to my account at this time.  Cancelled

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Fig 8B

**winURbid**  
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Getting a Home Equity Line through  
winURbid is as easy as 1-2-3:

- 1 Fill out simple forms
- 2 Receive up to 4 offers
- 3 Choose your bank

HOME | MY ACCOUNT | FUND TRANSFER | HELP | SEARCH | ALL CATEGORIES | LOG IN

**Registration Step 1**

User ID: john01  
Account Holder: John Moore  
  
Billing Address:  
1924 West 8th Street  
New York, NY 10001  
  
Shipping Address:  
1924 West 8th Street  
New York, NY 10001  
  
Email: john.moore@moore.net

[Change User ID](#)  
[Change Password](#)  
[Change Secret Question](#)  
[Update Account Info](#)  
[Change Email Address](#)

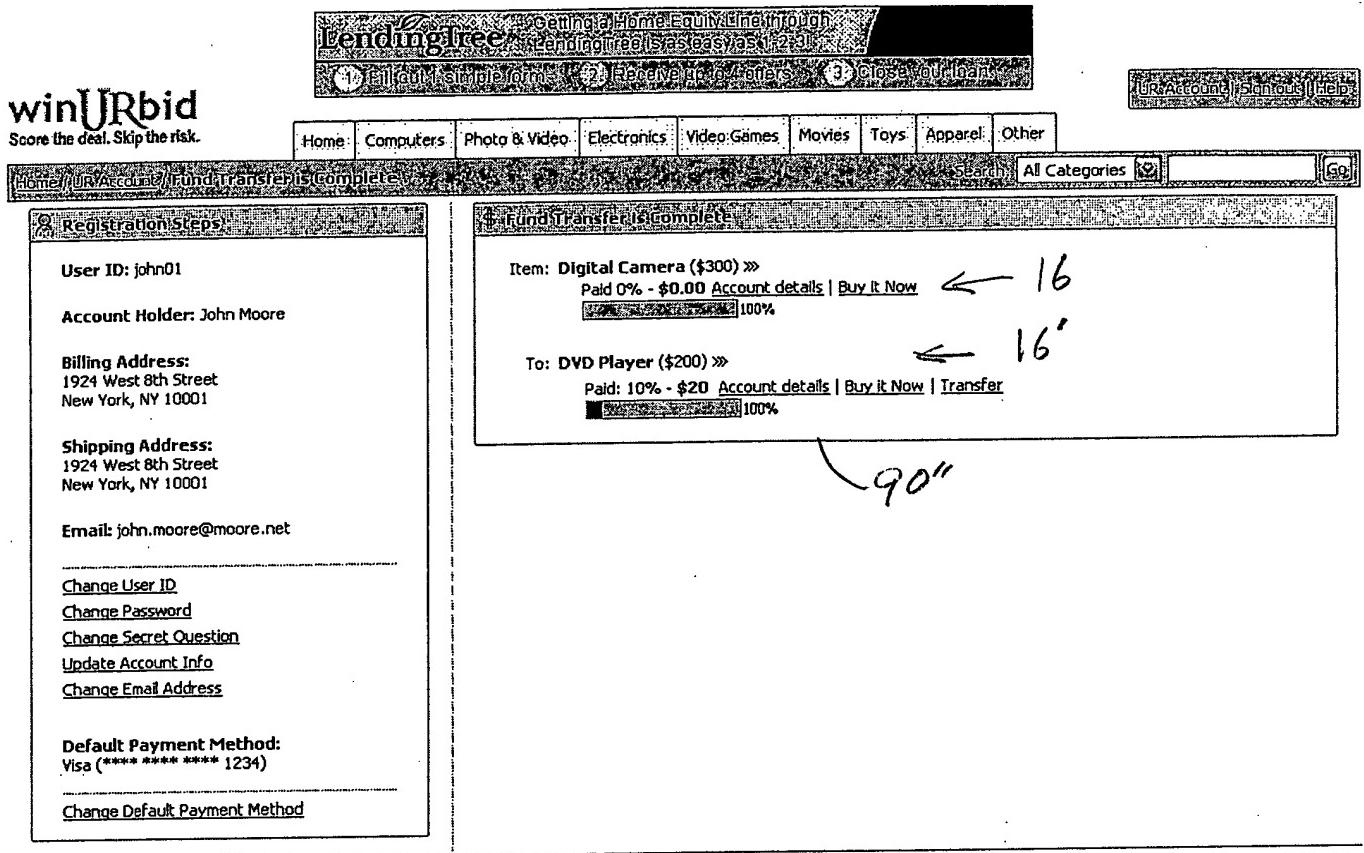
**Default Payment Method:**  
Visa (\*\*\*\* \* \* \* \* 1234)  
  
[Change Default Payment Method](#)

**Fund Transfer Step 1**

Item: Digital Camera (\$300) »  
Paid 0% - \$0.00 [Account details](#) | [Buy It Now](#) ← 16  
[Progress Bar] 100%

To: DVD Player (\$200) »  
Paid: 10% - \$20 [Account details](#) | [Buy It Now](#) | [Transfer](#) ← 16  
[Progress Bar] 100%

90"



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12

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Score the deal. Skip the risk.

Home Computers Photo & Video Electronics Video Games Movies Travel Toys Other

Product Upgrade

Item

16 Sample Model: Dell Dimension 2400

17 Item Price: \$600 Last Upgrade: 12/18/2003

18 Item Description:

- Brands: Sony, Dell, HP, Compaq, Toshiba
- Processor: Intel® Celeron® 2.4GHz or better
- Memory: 128MB or larger
- Hard Drive: 80GB or larger
- CD-ROM: 48x CD-ROM or higher
- Modem: 56K
- OS: Microsoft® Windows® XP
- Condition: Brand new, factory sealed
- Warranty: Manufacturer Warranty
- Monitor: 17" CRT or larger

Product Upgrade

If you would like to upgrade your product, fill out the fields below and click "continue" to determine the applicable Product Upgrade Fee. Your account will not be charged until you have reviewed the fee and given your approval. Product Upgrade Fee might be applied.

To: New Product

Recommended Upgrades:

Enter Item # -

① Desktop (\$1000)  
#032

② Desktop (\$1200)  
#018

③ Desktop (\$1500)  
#077

④ Desktop (\$1700)  
#014

⑤ Desktop (\$2000)  
#084

⑥ Desktop (\$2500)  
#132

[Continue](#)

[Claim your item](#)

UR Account

40

Welcome john01 ← 68

Account Balance: \$150.00 [Add money](#) | [Cash out](#) ↗ 42

43

Desktop (\$600) »  
Congratulations! You have won the auction and can [Claim your item!](#) | [Upgrade](#)

100% [Buy it Now](#)

44

Workstation (\$1000) »  
UR Active Auction #31223-008  
A2 - AutoBid Details | Stop  
Paid: 33% - \$200  
100% [Buy it Now](#) | [Transfer](#)

45

Digital Camera (\$300) »  
Paid: 5% - \$15  
100% [Buy it Now](#) | [Transfer](#)

46

DVD Player (\$200) »  
UR Active Auction #31223-028  
Paid: 10% - \$20  
100% [Buy it Now](#) | [Transfer](#)

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Fig 9A



Score the deal. Skip the risk.



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## Computers

Notebooks

Desktops

Handheld/PDAs

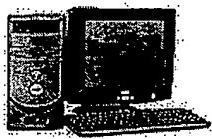
Printers

Scanners

Monitors/Displays

Others

Desktops: \$600, \$700, \$800, \$1000, \$1200, \$1500, \$1700, \$2000, \$2500



P4 - 2.53Ghz, 256Mb, 40Gb, DVD, 17" Monitor, Windows XP Home Edition  
\$100 Mail-In Rebate

UR Bid: \$30



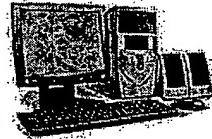
P4 - 2.8Ghz, 256Mb, 80Gb, DVD±RW/±R, Windows XP Home Edition  
\$100 Mail-In Rebate

UR Bid: \$28



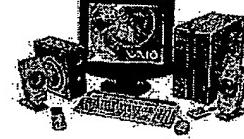
P4 - 2.53Ghz, 256Mb, 40Gb, DVD/CD-RW/R, 17" TFT Monitor, Windows XP Home Edition  
\$100 Mail-In Rebate

UR Bid: \$40



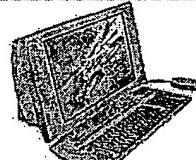
P4 - 3Ghz, 512Mb, 120Gb, DVD±RW/±R, Windows XP Home Edition

UR Bid: \$60



P4 - 3.2Ghz, 512Mb, 200Gb, DVD±RW/±R, GeForce FX5200 128MB, Windows XP MC Edition 2004

UR Bid: \$68



P4 - 2.8 Ghz, 512Mb, 160Gb, DVD-RW, 17.5" LCD, Windows XP Professional Edition

UR Bid: \$100



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Item

16" → Sample Model: Sony VAIO Some Model

17 → Item Price: \$1000 Last Upgrade: 12/18/2003

Item Description:

- Brands: Sony, Dell, HP, Compaq, Toshiba
- Processor: Intel® Celeron® 2.8GHz or better
- Memory: 256MB or larger
- Hard Drive: 120GB or larger
- CD-ROM: 4x DVD-ROM or higher
- Modem: 56K
- OS: Microsoft® Windows® XP
- Condition: Brand new, factory sealed
- Warranty: Manufacturer warranty
- Monitor: 15" LCD or larger

18 → 16" → Sample Model: Dell Dimension 2400

17 → Item Price: \$600 Last Upgrade: 12/18/2003

Item Description:

- Brands: Sony, Dell, HP, Compaq, Toshiba
- Processor: Intel® Celeron® 2.4GHz or better
- Memory: 128MB or larger
- Hard Drive: 80GB or larger
- CD-ROM: 48x CD-ROM or higher
- Modem: 56K
- OS: Microsoft® Windows® XP
- Condition: Brand new, factory sealed
- Warranty: Manufacturer warranty
- Monitor: 17" CRT or larger

12 → Product Upgrade Fee Disclosure

100 → Desktop (\$600) Price: \$600.00  
 101 → Spent: \$30.00  
 99 → Savings: \$570.00  
 74 → Auction Fee (20%): \$144.00  
 Upgrade Fee to Desktop (\$1000): \$400.00  
 Shipping Charge: Expedite: \$35.00  
 102 → Total Due: \$549.00  
 104 → UR Total Cost: \$451.00

100 → Account Balance: \$70.00  
 101 → Total Due: \$49.00  
 102 → Total Due: \$49.00

Yes, I agree to pay the total due amount which includes Product Upgrade Fee described above. → Confirm

No, I do not wish to pay the Product Upgrade Fee. Do not make any changes to my account at this time. → Cancel

UR Account

Welcome, john01  
 Account Balance: \$150.00 Add money | Cash out

Product Upgrade:  
 from: Desktop (\$600) → to: Desktop (\$1000) »  
 Claim your item | Upgrade

Workstation (\$1000) »  
 Paid: 33% - \$200  
 100% Buy It Now | Transfer

Digital Camera (\$300) »  
 Paid: 5% - \$15  
 100% Buy It Now | Transfer

DVD Player (\$200) »  
 Paid: 10% - \$20  
 100% Buy It Now | Transfer

40 → 243 → 44 → 45 → 46

97

F16 9c

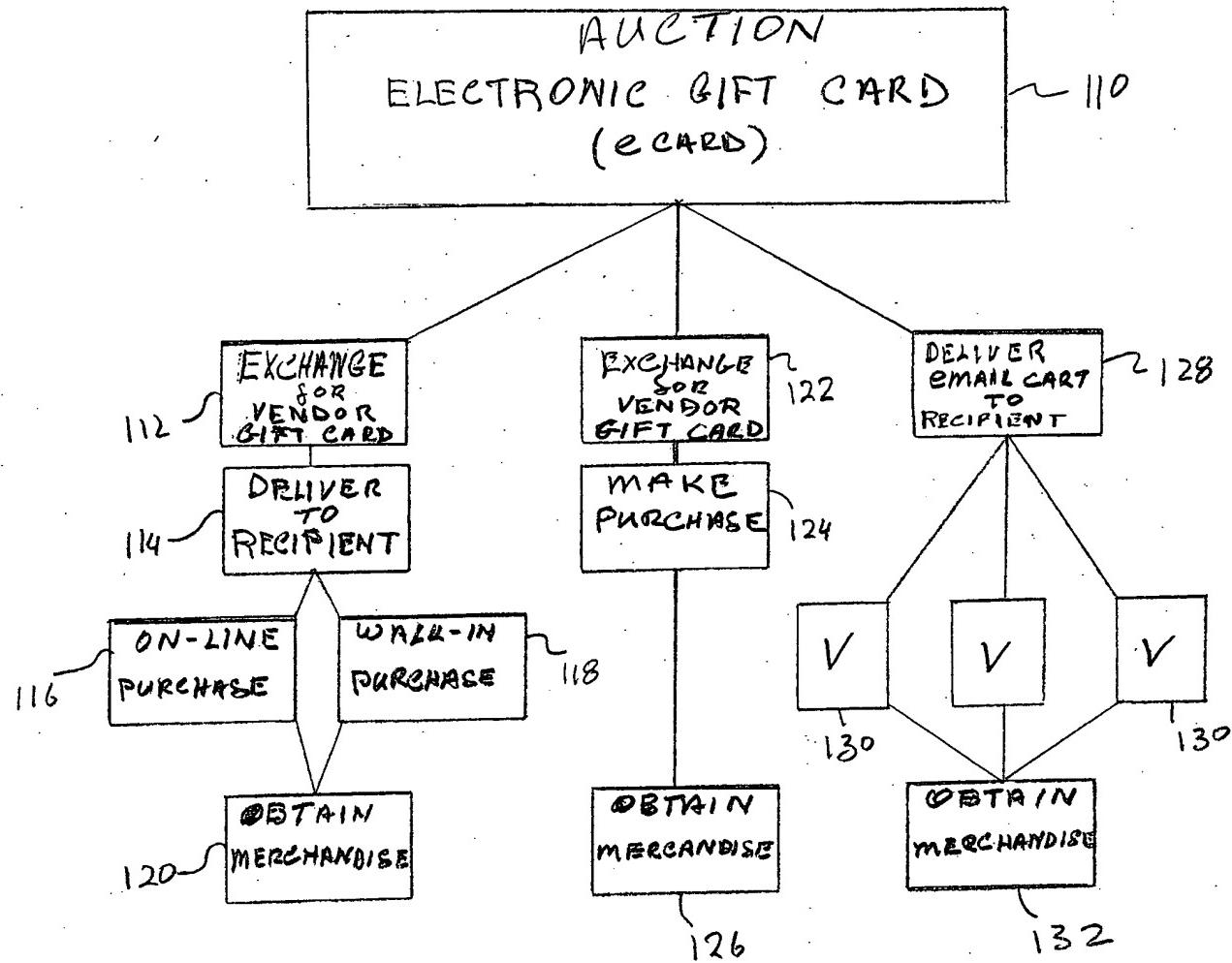


FIG 10